

Exhale

Debra Corse's Story

Debra Corse has a singular ability to look at a blank canvas and see possibility. Such was the case when she arrived at the Royal Palms retirement community in 2012 as the new property manager. Seniors in this quiet residence remained in their homes on most days, behind closed doors. Debra was tasked with making sure the buildings and grounds were in proper working order. For most property managers, that would mean a focus on collecting rent and overseeing facility repairs. Debra met these basic needs, and also saw opportunity behind the many closed doors of Royal Palms' residences. She would find creative ways to open these doors and bring the people behind them together into a community, one activity at a time.

Got Oxygen?

Debra may have been more sensitive to the isolation that comes with aging and chronic illness after many years spent in and out of the hospital. She describes the frightening experience of being suddenly unable to breathe at intervals throughout her life. What began as asthma became a debilitating lung disease known as chronic obstructive pulmonary disease (COPD). As the disease progressed, she was unable to get enough air at times to engage in activities of daily living, work, or ordinary social life.

"It's terrifying," she says. "One minute you're fine and the next, you can't breathe or speak. On some days, you don't have enough air to move. Even making the bed is taxing. When you get into a spiral – up to five or six asthma attacks a day- it's physically and emotionally exhausting. It's been so bad that I've turned blue and ended up multiple times in the hospital," she recalls. The disease interfered with Debra's life for years. Still, through the 1980s and 1990s, she raised children, helped care for a sick family member, worked as a school teacher, a nurse, an administrator and a cashier. But by 2003, the



disability made working impossible. *"Most of us need oxygen to work," she quipped. A lung function test revealed severely depleted respiratory capacity and permanent lung damage. "They thought one of my lungs had collapsed and I had to be on oxygen all the time," she says.*

Debra began receiving SSDI, and nine years passed while she received treatment. *"I spent a lot of time in and out of the hospital... having lung biopsies and scopes...it was not an enjoyable time in my life. During the time I was sick and on disability, I missed time with my children and grandchildren ... and we never knew when I'd be back in the hospital. It was very depressing."*

There was one positive outcome, however. *"During this difficult decade, I learned how to remain calm in the face of very stressful circumstances and that has come in handy in many situations. It's good to be able to hold it together for myself and for others who rely on me."*

By 2012, Debra's COPD had become easier to manage and she felt ready to return to the workforce. She had an instinct that if she was able to stay active and social, it would be easier to maintain better health. *"I know that when I'm active, I feel better... and I crave that interaction with people. I love to work. It makes me feel like I'm productive. After a while, I need to feel like I'm still doing my part," she says.*

Ticket to Work and Work Incentives

Debra received information in the mail from Social Security about the Ticket to Work program, which supports career development for people with disabilities who are ready for employment. Adults age 18 through 64 who receive Social Security disability benefits qualify. Through the Ticket to Work program, service providers known as Employment Networks (ENs) offer a range of free support services to help people prepare for, find, or maintain employment. Some ENs serve people with a specific type of disability; others offer certain types of services. The program is voluntary and set up to help people progress toward financial independence.

After calling the Ticket to Work Help Line to learn more, Debra shopped around for an EN that could meet her needs. She used the “Find Help Tool” online at www.choosework.net/findhelp, and connected with the Tulare County Office of Education (TCOE), an EN that would help her

ABOUT COPD


Chronic obstructive pulmonary disease (COPD) is a progressive disease that makes it hard to breathe. In COPD, less air flows in and out of the airways and this can cause coughing, wheezing, shortness of breath, chest tightness, and other symptoms. Long-term exposure to lung irritants—such as air pollution, cigarettes, chemical fumes, or dust—contribute to COPD. COPD is a major cause of disability, and it’s the third leading cause of death in the United States. Currently, millions of people are diagnosed with COPD.


COPD develops slowly and symptoms often worsen over time. Severe COPD may prevent you from doing even basic activities like walking, cooking, or taking care of yourself. Most of the time, COPD is diagnosed in middle-aged or older adults. There is no cure, but treatments and lifestyle changes can help you feel better, stay more active, and slow the progress of the disease.

For more information visit
<http://www.nhlbi.nih.gov/health/health-topics/topics/copd>


Ticket to Work Service Providers


Several different types of Ticket to Work providers can help you transition to the workforce or progress in the job you have:

 Benefits counselors (also known as benefits advisors) are professionals who can explain how working will affect your Social Security disability benefits. Community-based organizations known as Work Incentives Planning and Assistance (WIPA) Projects, have benefits counselors on staff. Some authorized Ticket to Work providers, known as Employment Networks (ENs), also offer benefits counseling services.

 600+ Employment Networks across the US offer a range of free support services through Ticket to Work. Some ENs serve specific populations, while others may provide specialized support services. ENs can help you:

- Prepare for the workforce
- Find a job and stay employed
- Advance in your current job
- Get job accommodations
- Stay in touch with Social Security
- Stay organized

 Workforce ENs are providers that are also part of a state’s public workforce system. Like other ENs, Workforce ENs can give you access to a wide array of employment support services, including training programs and special programs for youth in transition and veterans. A Ticket to Work participant who assigns their Ticket to a Workforce EN will work with providers in the workforce system (including American Job Centers).

 People who need more significant support services (such as rehabilitation or training) may find help at a State Vocational Rehabilitation (VR) agency. VR agencies furnish a wide variety of services to help people with disabilities go to work. These services are designed to provide the client with the training and other services that are needed to return to work, to enter a new line of work, or to enter the workforce for the first time. VR can help you get ready to work, and, if necessary, you can then find an EN who can help you keep your job and make more money.

Use the “Find Help” tool at www.choosework.net/findhelp to connect with providers who offer the services you need to get started.

navigate a transition back to work. *"Ticket [to Work] was so helpful," Debra recalls. "I was really impressed with the way that [TCOE] works with their clients and I decided this is the EN I'm going to go with. We began in the summer of 2012 by developing an Individualized Work Plan, [a road map that helps each program participant meet their employment goals]."*

The next thing Debra needed was help understanding the risks and rewards connected with full-time employment. Her college education and qualifications gave her confidence in her ability to find work. But Debra wasn't so sure she could keep a job with her COPD. She needed a flexible employer and had a number of concerns about losing her benefits, particularly her health care coverage. *"It's scary for people to give up a reliable benefit each month," she notes. "Today I could be well, and tomorrow I could be in the hospital on a ventilator. I was afraid of what would happen if I got sick."*

"They helped me navigate the whole job hunting process, which can be intimidating ..."

With help from a benefits counselor at TCOE, Debra learned about Social Security rules called "Work Incentives." Work Incentives make it easier for adults with disabilities to explore work and still receive health care and some cash benefits from Social Security. Because Debra received SSDI benefits, she was able to test her ability to work during a nine month "Trial Work Period" (TWP), while still receiving cash benefits. After her TWP ended, a 36-month "Extended Period of Eligibility" (EPE) began. During the EPE, most people with a disabling impairment get benefits for months in which they earn less than \$1,090 (Social Security's definition of "Substantial Gainful Activity"). Debra felt at ease knowing she was not going to suddenly lose her health care coverage and SSDI cash benefits when she returned to work. She would have time to determine how full-time employment would work for her.

Continuation of Healthcare Coverage for People with Disabilities Who Work

Several Work Incentives allow SSDI and SSI recipients who work to continue receiving healthcare coverage, even after they no longer receive cash benefits.

Continuation of Medicare Coverage for SSDI Beneficiaries:

Most people with disabilities who work will continue to receive at least 93 consecutive months of Hospital Insurance (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the 9-month Trial Work Period (TWP). You do not pay a premium for Part A. Although cash benefits may cease due to work, you have the assurance of continued health insurance. (93 months is 7 years and 9 months). To qualify, you must have a disability, already have Medicare and be working at the Substantial Gainful Activity (SGA) level.

Medicare for Persons with Disabilities Who Work (SSDI only):

If your Medicare stopped due to work, you continue to have a disabling impairment, and you are under age 65, you can buy continued Medicare coverage. If you have limited resources, you may be eligible for state assistance under various Medicare Savings Programs. Your state Health and Human Services agency makes the determination about whether you qualify for this help.

Medicaid While Working (Section 1619b) for SSI Beneficiaries:

After you return to work, your Medicaid coverage can continue, even if your earnings become too high to receive SSI payments. To qualify, you must meet all eligibility rules (including the resources test), need Medicaid in order to work, and have gross earned income that is insufficient to replace SSI, Medicaid and any publicly funded attendant care.

For more detailed information about these Work Incentives, read the Redbook at www.socialsecurity.gov/redbook, or call the Ticket to Work Help Line (1-866-968-7842 (V) or 1-866-833-2967 (TTY)) to find a provider that can help you.

TCOE helped Debra assess the type of employer and job accommodations she would need to have success at work. They helped her with a résumé, sent her job leads, and supported her throughout her transition back to work. *"[TCOE] answered all of my questions, and helped me feel confident in my job search. "...I feel like I have a champion on my side," she says. "They helped me navigate the whole job hunting process, which can be intimidating ... They even help with professional dress and interview preparation." "My nebulizer and inhalers alone cost a fortune and I was worried about losing medical coverage. They reassured me and explained how Work Incentives [applied to my situation]. Knowing about Work Incentives kept me from being afraid, and I was able to focus on going back to work. I would highly recommend Ticket to Work for anyone who is serious about finding work and starting a new chapter in their lives. It is a great resource!"*

"I do like to have a sense of control over my life and now I have that back. I've landed in a place that feels like home."

Going Home

By autumn of 2012, Debra was offered a job as property manager at the Royal Palms retirement community. This is the right employer for her, because they provide the work environment and accommodations she needs. She has devoted her time to making the place where she now works feel more like home for its elderly residents. She began by refurbishing the pool and club house, and moved on to organizing craft activities. Each month finds Debra wearing different hats, and her vision of replacing isolation with connection at Royal Palms has taken shape in a variety of activities designed to encourage social interaction.

"On Mondays we have a Gospel group that comes in and sings, on Tuesdays we have a coffee social in the mornings where the residents have a chance to connect and visit; in the afternoons we have craft class and on Wednesday we have bingo. Thursdays we have non-denominational bible study; and on Friday we have ladies low-impact water aerobics. We also have a video library where residents can come in to check out movies!"

Debra brought all of this to Royal Palms and has strengthened their community. Her work has improved the quality of life for the residents of Royal Palms, as well as her own. She expresses gratitude for leaving SSDI and the isolation she felt behind. *"This job really makes me feel wanted and needed," she says. "The residents call every day, and last month when I got sick, they brought me chicken soup! Work offers a positive, productive outlet for my anxiety. I do like to have a sense of control over my life and now I have that back. I've landed in a place that feels like home."*

Ticket to Work and Work Incentives helped Debra find her path to a better future. Find yours! To learn more, call the Ticket to Work Help Line at **1-866-968-7842 (V)** or **1-866-833-2967 (TTY)**, or visit www.socialsecurity.gov/work

TICKET TO WORK